

**Information to identify the case:**

Debtor 1	<b>Karen L. McCaffrey</b>	Social Security number or ITIN	<b>xxx-xx-7491</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-22078-CMB**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karen L. McCaffrey

12/20/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Karen L. McCaffrey  
DebtorCase No. 15-22078-CMB  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 25

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db +Karen L. McCaffrey, 5147 Janie Drive, Pittsburgh, PA 15227-3619  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
 51 East Bethpage Road, Plainview, NY 11803-4224  
 14097381 +Borough of Baldwin, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 14318698 +Fay Servicing, LLC, 3000 Kellway Dr., Ste. 150, Carrollton, TX 75006-3357  
 14058727 +Federal National Mortgage Association, P.O. Box 650043, Dallas, TX 75265-0043  
 14072168 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive,  
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner  
 14058731 +Seterus, Inc., 14523 SW Millikan Way, Beaverton, OR 97005-2352  
 14123162 +Seterus, Inc. as the authorized subservicer for Fe, P.O. Box 1047, Hartford, CT 06143-1047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Dec 21 2017 01:03:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:04:36 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14058724 +EDI: CAPITALONE.COM Dec 21 2017 01:03:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14086402 EDI: CAPITALONE.COM Dec 21 2017 01:03:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14058725 +E-mail/Text: kzoepfel@credit-control.com Dec 21 2017 01:05:03  
 Central Loan Administration & Reporting, 425 Phillips Blvd., Ewing, NJ 08618-1430  
 14058726 +EDI: CHASE.COM Dec 21 2017 01:03:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 14121410 +E-mail/Text: kburkley@bernsteinlaw.com Dec 21 2017 01:05:36 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14058728 +E-mail/Text: Diane@mvrlaw.com Dec 21 2017 01:04:23 Martha E. Von Rosenstiel, P.C.,  
 Attorney at Law, 649 South Avenue, Unit 7, Clifton Heights, PA 19018-3541  
 14131143 E-mail/Text: peritus@ebn.phinsolutions.com Dec 21 2017 01:05:46  
 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419  
 14112636 EDI: PRA.COM Dec 21 2017 01:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14058729 +EDI: DRIV.COM Dec 21 2017 01:03:00 Santander Consumer USA, P.O. Box 961245,  
 Fort Worth, TX 76161-0244  
 14080771 +EDI: DRIV.COM Dec 21 2017 01:03:00 Santander Consumer USA Inc, P.O. Box 560284,  
 Dallas, TX 75356-0284  
 14058730 +EDI: SEARS.COM Dec 21 2017 01:03:00 Sears/CBNA, P.O. Box 6283,  
 Sioux Falls, SD 57117-6283  
 14068837 +E-mail/Text: bncmail@w-legal.com Dec 21 2017 01:05:09 USAA FEDERAL SAVINGS BANK,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14058733 +EDI: USAA.COM Dec 21 2017 01:03:00 USAA Savings Bank, 10750 McDermott FWY,  
 San Antonio, TX 78288-1600  
 14058732 +EDI: URSI.COM Dec 21 2017 01:03:00 United Recovery Systems LP, PO Box 722910,  
 Houston, TX 77272-2910

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Baldwin  
 cr Duquesne Light Company  
 cr PROF-2013-S3 Legal Title Trust II, by U.S. Bank Na  
 cr\* +Fay Servicing LLC, 3000 Kellway Dr., Suite 150, Carrollton, TX 75006-3357  
 cr\* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Dec 20, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank  
National Association, as Legal Title Trustee bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Baldwin jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey S. Golembiewski on behalf of Debtor Karen L. McCaffrey jgolembiewski@yahoo.com,  
denisegole@yahoo.com  
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association  
jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Jeniece D. Davis on behalf of Creditor Fay Servicing LLC jeniece@mvrlaw.com,  
bonnie@mvrlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com/acarr@bernsteinlaw.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 9